

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK

In re:

Mary Ruggiero
(SSN: XXX-XX-9060)

Debtor.

Hearing Date: December 11, 2014
Hearing Time: 12:30 p.m.
Hearing Location: Albany

Case No. 14-11541
Chapter 13

TRUSTEE'S OBJECTION TO CONFIRMATION

Andrea E. Celli, Chapter 13 Standing Trustee for the Northern District of New York
(the "Trustee") states the following as and for her objection to confirmation of the Chapter 13
Plan. The Debtor filed the petition for relief on Jul 14, 2014. The Proposed Plan is as follows:

Start	Periods	Amount	Type
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The Trustee objects to the confirmation of the proposed plan and submits that the plan does not
meet the requirements for confirmation under 11 U.S.C. 1322, 1325 as follows:

DISPOSABLE INCOME: The Debtor has failed to provide for the submission of all
disposable income, pursuant to 11 U.S.C. Section 1325(b)(1)(B):

-Current monthly income analysis, including supporting
documentation

INFORMATION NEEDED: The Trustee cannot determine if all provisions of 11 U.S.C.
§ 1325 have been met and requests additional information to assist in her determination, as
follows:

-Evidence of perfection of Bank of America and American Heritage FCU mortgages

WHEREFORE, the Trustee respectfully requests that this Court issue an Order denying confirmation of the plan or briefly adjourning the hearing on confirmation to allow the movant to resolve the objection contained herein.

Respectfully Submitted,

ANDREA E. CELLI, CHAPTER 13 TRUSTEE

By:/s/ Andrea E. Celli
Andrea E. Celli, Chapter 13 Trustee
7 Southwoods Blvd.
Albany, NY 12211
(518) 449-2045

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK

IN RE: Mary Ruggiero

AFFIDAVIT OF SERVICE

Case No.: 14-11541

Debtor

SANDRA L. SPRING, BEING DULY SWORN, DEPOSES AND SAYS: THAT SHE IS OVER THE AGE OF 18 YEARS; THAT SHE SERVED A COPY OF **TRUSTEE'S OBJECTION TO CONFIRMATION** DATED DECEMBER 03, 2014 ON THE FOLLOWING MANNERS: ON DECEMBER 03, 2014.

VIA ELECTRONIC FILING:

Office of the United States Trustee
74 Chapel Street
Albany, NY 12207

RICHARD CROAK & ASSOC.
314 GREAT OAKS BLVD
ALBANY, NY 12203

VIA REGULAR U.S. MAIL

Mary Ruggiero
2201 Pine Ridge Court
Niskayuna, NY 12309-1102

BY DEPOSTING A TRUE AND CORRECT COPY OF THE SAME PROPERLY ENCLOSED IN A POST-PAID WRAPPER IN THE OFFICIAL DEPOSITORY MAINTAINED AT 7 SOUTHWOODS PLAZA, ALBANY, NEW YORK DIRECTED TO SAID PERSON(S), AT SAID ADDRESSES.

/s/ SANDRA L. SPRING

SANDRA L. SPRING

Sworn before me this
3rd day of December, 2014

/s/ Debra A. Wasielewski

Reg. # 01WA6041536

Notary Public - State of NY
Qualified in Rensselaer County
My Commission Expires 05/08/2018